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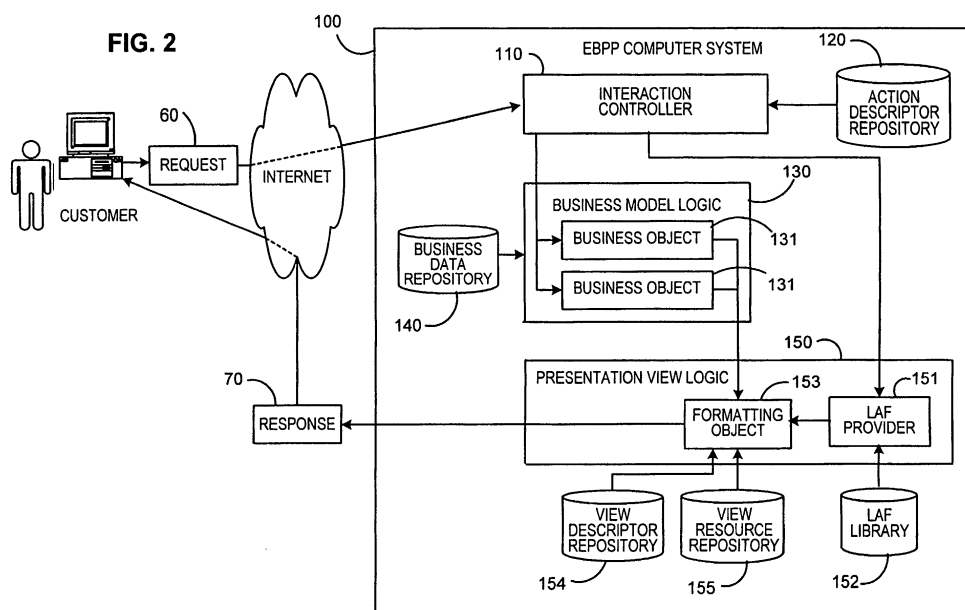
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(54) **Customizable electronic bill presentment and payment system and method**

(57) An customizable electronic bill presentment computer system for providing bill information from a biller to a remote customer over a network. The system processes a requested transaction from a customer through an interaction controller that utilizes stored scripts of instructions in an action descriptor repository. The action descriptor repository includes customized in-

structions for controlling business objects and presentation objects. The action descriptor repository and a presentation descriptor repository are maintained discrete from the business logic, presentation logic, and interaction controller, thereby providing that the repositories are the only part of the system directly reflecting the biller's particular electronic billing needs, the information in the repositories being customizable for the biller.





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EP 03 01 1053

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The present search report has been drawn up for all claims			
Place of search MUNICH		Date of completion of the search 17 February 2004	Examiner Dedek, F
CATEGORY OF CITED DOCUMENTS X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document		T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons & : member of the same patent family, corresponding document	

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**ANNEX TO THE EUROPEAN SEARCH REPORT
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EP 03 01 1053

This annex lists the patent family members relating to the patent documents cited in the above-mentioned European search report.
The members are as contained in the European Patent Office EDP file on
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